

In re:  
Susan Shields Turbitt  
Debtor

Case No. 24-13716-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 14, 2024

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2024:

Recip ID	Recipient Name and Address
db	+ Susan Shields Turbitt, 25 Garlor Dr., Havertown, PA 19083-1223
14937206	Select Portfolio Servicing, P.O. Box 62250, Salt Lake City, UT 84165

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: anthonyfrigo@msn.com	Nov 14 2024 23:56:00	ANTHONY A. FRIGO, The Law Offices of Anthony A. Frigo, 175 Strafford Ave, Suite One, Wayne, PA 19468
tr	Email/Text: Info@ReadingCh13.com	Nov 14 2024 23:57:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Nov 14 2024 23:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 15 2024 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 14 2024 23:57:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14937200	+ EDI: CAPITALONE.COM	Nov 15 2024 04:50:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14940992	+ EDI: AIS.COM	Nov 15 2024 04:50:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14937201	+ EDI: CITICORP	Nov 15 2024 04:50:00	Citicard, Citicorp Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14937202	+ EDI: WFNNB.COM	Nov 15 2024 04:50:00	Comenity Bank/Stage, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14937204	EDI: CITICORP	Nov 15 2024 04:50:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
14937203	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Nov 14 2024 23:57:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
14937205	^ MEBN	Nov 14 2024 23:51:22	Mohela/dept Of Ed, Pob 60610, Harrisburg, PA 17106-0610

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14937207

+ EDI: SYNC

Nov 15 2024 04:50:00

Synchrony Bank/JCPenney, Po Box 71729,  
Philadelphia, PA 19176-1729

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
ANTHONY A. FRIGO	on behalf of Debtor Susan Shields Turbitt anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE FOR THE EMC MORTGAGE LOAN TRUST 2002-A, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2002-A bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	Susan Shields Turbitt		Social Security number or ITIN: xxx-xx-5550
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 10/17/24
Case number:	24-13716-amc		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Susan Shields Turbitt	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	25 Garlor Dr. Havertown, PA 19083	
<b>4. Debtor's attorney</b> Name and address	ANTHONY A. FRIGO The Law Offices of Anthony A. Frigo 175 Strafford Ave Suite One Wayne, PA 19468	Contact phone 610-687-7784 Email: anthonyfrigo@msn.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 11/14/24

**For more information, see page 2**

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